

2025 Federal Reserve Holiday Schedule

New Year's Day	January 1
Martin Luther King Jr. Day	January 20
Washington's Birthday (Presidents Day)	February 17
Memorial Day	May 26
Juneteenth National Independence Day	June 19
Independence Day	July 4
Labor Day	September 1
Columbus Day	October 13
Veterans Day	November 11
Thanksgiving Day	November 27
Christmas Day	December 25

No ACH files, remote deposit files or wires will be transmitted on Federal Reserve Bank holidays. This is especially true when a holiday falls on a Thursday or Friday, as most ACH payroll related files are submitted on Wednesdays and Thursdays with effective dates of Thursday or Friday. All ACH files will be for the following business day.